

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 11-37263-KLP
Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Arshema E. Taylor
P.O. Box 13393
Richmond, VA 23225

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-0268

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Arshema E. Taylor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: January 13, 2015

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Arshema E. Taylor
 Debtor

Case No. 11-37263-KLP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: baumgartn
 Form ID: B18W

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Jan 13, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2015.

db #+Arshema E. Taylor, P.O. Box 13393, Richmond, VA 23225-0393
 cr +CT Corporation, 1209 Orange Street, Wilmington, DE 19801-1120
 10812392 +Approved Cash Advance Centers, 6341 Jahnke Road, Richmond, VA 23225-4142
 11043004 +CJW Medical Center, c/o Resurgent Capital Services, PO Box 1927,
 Greenville, SC 29602-1927
 10812394 +Cbs Collection Divis, Po Box 3227, Tuscaloosa, AL 35403-3227
 10812395 +Chippenham Johnston Willis, 7101 Jahnke Road, Richmond, VA 23225-4044
 10812398 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focused Recovery Solut, 9701 Metropolitan Ct Ste,
 Richmond, VA 23236-0000)
 10812397 +Fast Auto Loans, Inc, 6150 Midlothian Tpke, Richmond, VA 23225-5922
 11436577 +Fast Auto Loans, Inc., c/o The Salkin Law Group, P.A., 8211 W. Broward Blvd. Suite 275,
 Plantation, FL 33324-2745
 10812400 +National Credit Adjusters, P.O. Box 3023, Hutchinson, KS 67504-3023
 10812404 #+Plain Green Loans, dba Delaware Payday Loans, P.O. Box 255, Box Elder, MT 59521-0255
 10812405 +St. John's Wood LLLP, 901 Saint Johns Wood Dr, Richmond, VA 23225-4217
 10812406 +The Corporation Trust Center, 1209 Orange Street, Wilmington, DE 19801-1120
 10812407 +The Fredericksburg Credit Bure, 10506 Wakeman Dr, Fredericksburg, VA 22407-8040
 10815090 +US Attorney, 600 E. Main St., 18th Flr., Richmond, VA 23219-2430
 10812408 +Us Dept Of Education, Attn: Borrowers Service Dept, Po Box 5609,
 Greenville, TX 75403-5609
 10812409 +Verizon North Inc, Attn: Bankruptcy, Po Box 3037, Bloomington, IL 61702-3037

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: AIS.COM Jan 14 2015 02:43:00 Midland Funding LLC by American InfoSource LP as a,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 10812393 EDI: BANKAMER.COM Jan 14 2015 02:43:00 Bank Of America, Attention: Recovery Department,
 4161 Piedmont Pkwy., Greensboro, NC 27410-0000
 10812396 +EDI: CCS.COM Jan 14 2015 02:43:00 Credit Collections Srv., Po Box 9134,
 Needham, MA 02494-9134
 10844747 +E-mail/Text: bankruptcy@onlineis.com Jan 14 2015 02:51:58 GENERAL SERVICE CORPORATION,
 c/o ONLINE Collections, PO Box 1489, Winterville, NC 28590-1489
 10844933 +E-mail/Text: bankruptcy@onlineis.com Jan 14 2015 02:51:58 GSC GENERAL SERVICE CORPORATION,
 c/o ONLINE Collections, PO Box 1489, Winterville, NC 28590-1489
 10812399 +EDI: HCA2.COM Jan 14 2015 02:43:00 Johnston-Willis Hospital, 7300 Beaufont Springs Drive,
 Richmond, VA 23225-5551
 11749796 EDI: AIS.COM Jan 14 2015 02:43:00 Midland Funding LLC, by American InfoSource LP as agent,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 10812401 +E-mail/Text: bankruptcydepartment@ncogroup.com Jan 14 2015 02:51:41 Nco Fin/38,
 2360 Campbell Cree, Richardson, TX 75082-4452
 10812402 +E-mail/Text: bankruptcy@onlineis.com Jan 14 2015 02:51:58 Online Collections, Attn: Tracy,
 Po Box 1489, Winterville, NC 28590-1489
 10812403 +E-mail/Text: mmrgbkb@miramedrg.com Jan 14 2015 02:51:28 Pellettieri, 991 Oak Creek Dr,
 Lombard, IL 60148-6408
 11030534 +EDI: AFNIVZCOMBINED.COM Jan 14 2015 02:43:00 VERIZON, 404 BROCK DR,
 BLOOMINGTON, IL 61701-2654

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11082435 ##+SJW LLLP t/a St Johns Wood Apts c/o, William K. Grogan & Assoc., 203 E Cary St. Suite #125,
 Richmond VA 23219-3797
 10812410 ##+William Grogan & Associates, 203 E. Cary Street, Suite 125, Richmond, VA 23219-3797

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0422-7

User: baumgartn
Form ID: B18W

Page 2 of 2
Total Noticed: 28

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2015 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com
Robert B. Duke, Jr. on behalf of Debtor Arshema E. Taylor rdukelaw@gmail.com,
debtlaw1@gmail.com;thedebtlawgroupmail@gmail.com;debtlaw1@gmail.com;southsidedebtawgroup@gmail.c
om;DLGHearings@gmail.com;2debtawgroup@gmail.com
Susan Hope Call on behalf of Trustee Carl M. Bates susancall@richchap13.com,
station15@richchap13.com

TOTAL: 3